



## Roy Cooper North Carolina Attorney General

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### **AG Cooper puts Hickory grant scam out of business**

*Grant Writing Plus ordered to pay \$200,000 for failing to deliver grants as promised*

**Raleigh:** A Hickory company that took people's money but failed to help them get free government grants as promised has been barred permanently from offering grants or credit repair and ordered to pay nearly \$200,000 to consumers, Attorney General Roy Cooper announced today.

"For families struggling to pay the bills, a government grant sounds like a good solution," Cooper said. "But empty promises of million dollar grants are nothing but a ploy to rip people off."

On Monday, Wake County Superior Court Judge Ripley Rand granted Cooper's request for a default judgment against Grant Writing Plus, Inc., Accucredit, Inc. and managers Melissa and Kenjei Yang of Hickory. The order bars the defendants from offering, advertising, or accepting money to provide grants, credit repair services or other financial assistance. The court also cancelled all contracts between the companies and consumers and ordered the defendants to pay \$197,020 in restitution to consumer victims.

Cooper filed suit against Grant Writing Plus in July 2007. The company had advertised in publications across the country that it could help people get up to \$1 million worth of government grants for almost any purpose, including to make mortgage payments, pay real estate taxes, or pay off debts. In exchange for an upfront fee from consumers, the company promised that the grants would be available within three weeks to two months and said the money didn't have to be paid back.

According to the Attorney General's investigation, Grant Writing Plus took thousands of dollars from consumers but did not win grants for any of them. One Grant Writing Plus sales representative sold grants to 38 people and collected more than \$50,000 in fees for the company. One customer paid \$4,000 for a grant to begin a small business. The company then asked her to pay an additional \$14,000 and she still never received any grants. When customers asked for their money back, the company refused.

The judgment signed Monday also applies to Accucredit, Inc., another business managed by the Yangs. The company claimed to provide credit repair services to customers, including promises to improve customers' credit records. The court agreed with Cooper that the Yangs broke the state's Credit Repair Services Act by charging upfront fees for their services and misrepresenting their ability to remove negative information from consumers' credit files.

A total of 66 consumers complained to the Attorney General's Consumer Protection Division about Grant Writing Plus and Accucredit.

Cooper urged consumers to steer clear of companies that claim to offer free government grants or provide research on grants for a fee. People who pay the fee rarely if ever get any grant money. At most, these firms print out lists of government agencies which consumers could have found for free on the Internet.

"Beware of anyone who promises you easy money in exchange for an upfront fee, or who guarantees a quick fix for bad credit," Cooper warned. "These schemes will take your money without giving you any real help."

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